Special Teams for Private Commercial Banks

2134. SHRI DATTAMEGHE: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India has a proposal to depute special teams to examine the books and oversee the functioning of all private commercial banks operating in the country and order for special audit of all banks to avoid the situation that arose in respect of the Global Trust Bank;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) Reserve Bank of India (RBI) has reported that whenever any supervisory concern arises in respect of any bank, RBI undertakes both targeted appraisals as also commissioned audits wherever required. Several steps such as strengthening of off-site monitoring returns, increased use of external auditors and also monitoring of position relating to internal controls have been taken for effective supervision. If any serious supervisory concerns arise, RBI would consider all these options in respect of such banks.

(c) Does not arise.

RRB in Chhattisgarh and Madhya Pradesh

2135. SHRI MOTILAL VORA: Will the Minister of FINANCE be pleased to state:

(a) the number of Regional Rural Banks working in Chhattisgarh and Madhya Pradesh;

(b) the performance of these banks during the last three years; and

(c) the details thereof, branch-wise and year-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) There are 5 Regional Rural Banks (RRBs) functioning in the State of Chhattisgarh with a network of 438 branches. In the State of Madhya Pradesh, 19 RRBs are functioning with a network of 1056 branches. The details of the performance of the above RRBs during the last three years are given in the Statement.

Statement

Performance of Regional Rural Banks in the States of Chhattisgarh and Madhya Pradesh

(Rs. lakh)

Sl. No	Name of Regional, Rural Banks	No. of Branches	Deposits			Outstanding Advances			Loan Disbursed			Profit/Loss(-)		
			2001	2002	2003	2001	2002	2003	2001	2002	2003	2001	2002	2003
1.	Bilaspur Rajpur KGB	137	23826	29915	35178	6096	8150	10345	2218	4455	5446	-231	-214	-164
2.	Surguja KGB	83	18773	22357	24562	3392	3787	5522	1028	1296	2971	61	31	43
3.	Bastar KGB	57	8804	11172	13388	2200	4092	5551	1086	3058	3031	-437	-414	-396
4.	Durg-Rajnandgaon Gramin Bank	101	23504	28745	34620	7356	7328	7613	897	1389	2406	152	164	412
5.	Raigarh KGB	60	11432	13971	16008	2471	2681	4103	1018	1254	2402	177	110	92
	CHHATTISGARH	438	86339	106160	123755	21515	26039	33134	6247	11452	16256	14	-78	-14
1.	KGB Hoshangabad	84	21568	25582	28328	9453	11296	13888	4086	5501	7324	206	221	191
2.	Rewa-Sidhi Gramin Bank	82	27144	31091	36856	5309	7607	8654	2016	4616	3763	659	408	122
3.	Bundelkhand KGB	85	18525	21080	24109	4666	5320	6705	2690	3107	3984	250	179	10
4.	Sharda Gramin Bank	59	14181	16227	18804	3525	4647	6245	1311	2510	2962	231	128	181
5	Jhabua-Dhar KGB	89	17307	18275	19788	9364	9844	9560	3629	3060	3192	-92	62	-208
6.	Shivpuri-Guna KGB	59	15675	17462	19846	4883	6208	7886	1510	3072	3238	123	201	52
7.	Damoh-Panna-SagarKGB	71	14632	17527	21046	3110	4113	6114	2490	3648	5692	263	269	43
8.	Dewas-Shajapur KGB	55	15956	16725	17801	5951	7123	7948	2746	4069	4303	160	262	335
9.	NimarKGB	70	17417	18057	20898	6632	7690	9236	3127	4015	5481	-20	-3	-99
10.	Mandla-Balaghat KGB	54	9427	11433	13678	2207	3461	5827	725	1500	3141	21	90	40
11.	Chhindwara-Seoni KGB	61	13169	15325	17133	4948	5645	7405	1824	2338	3061	29	83	14
12.	Rajgarh-Sehore KGB	46	11366	12211	13588	4880	6484	7970	2147	2854	2991	42	79	11

Sl. No.	Name of Regional Rural Banks	No. of Branche	Deposits			Outstanding Advances			Loan Disbursed 2001			Profit/Losi		(-)
			2001	2002	2003	2001	2002	2003	2002	2003		2001	2002	2003
13.	Shahdol KGB	42	9780	11892	14348	1751	2141	4061	776	1033	2672	-76	21	14
14.	Ratlam-Mandsaur KGB	I 40	11134	12497	13360	3766	3938	5140	1612	1766	3194	118	171	136
15.	ChambalKGB	33	12415	14873	17489	5122	5878	6942	2319	2621	3668	104	141	31
16.	Mahakaushal KGB	41	5926	7177	9143	1590	2016	2765	671	697	1069	-190	-284	-241
17.	Indore-Ujain KG3	36	7607	8166	8644	3218	3817	5118	1392	1890	3458	2	-24	45
18.	Gwalior-Datia KGB	26	7631	8824	9448	3367	3672	4561	1288	1058	1309	151	191	146
19.	Vidisha-Bhopai KGB	23	8271	9236	10306	4765	5661	6318	1571	1802	2087	290	293	329
	MADHYA PRADESH	1056		259130	293662	334614	88504	106561	132344	37927	51156	66588	2269	2490	1150

KGB=Kshetriya Gramin Bank